

REMARKS

The Office Action dated November 4, 2005 has been received and carefully noted. The following remarks are submitted as a full and complete response thereto.

Claims 1-24 are currently pending in the present application and are respectfully submitted for consideration.

Examiner Interview

The Applicant appreciates the Examiner interview conducted on March 8, 2006.

Revocation of Power of Attorney

The Applicant respectfully submits that a Revocation of Power of Attorney was filed on December 16, 2005 along with a new assignment also filed on December 16, 2005. Copies of the papers filed along with the stamped receipts are attached herewith. The Applicant respectfully request that all correspondence be conducted with the authorized representative as indicated in the Power of Attorney.

Summary of the Rejections in the Office Action of November 4, 2005

At page 2, paragraph 4 of the Office Action, the Examiner rejects claims 1-24 under 35 U.S.C. § 103(a), as allegedly being rendered obvious by U.S. Patent No. 6,320,947 to Joyce *et al.* ("Joyce") in view of U.S. Patent No. 6,430,276 to Bouvier *et al.* ("Bouvier") and in view of U.S. Patent No. 5,684,965 to Pickering.

35 U.S.C. § 103(a) Rejections

At page 2, paragraph 3 of the Office Action, the Examiner rejects claims 1-24 under 35 U.S.C. § 103(a), as allegedly being rendered obvious by Joyce in view of Bouvier and in view of Pickering.

The Applicant respectfully TRAVERSES the Examiner's obviousness rejections, and asserts the following remarks in response:

In order for the Examiner to establish a prima facie case for obviousness, three (3) criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to those of ordinary skill in the art, to modify the primary reference as the Examiner proposes. Second, there must be a reasonable expectation of success in connection with the Examiner's proposed combination of the references. And third, the prior art references must **disclose or suggest all of the claim limitations**. MPEP 2143 (emphasis added). The Applicant maintains that the Examiner fails to establish a prima facie case for obviousness because the Examiner fails to satisfy his burden of showing that the prior art discloses or suggests all of the claimed limitations of claims 1-24.

The Applicant's independent, system claims 1, 6, 21 each describe a system for facilitating processing and disposition of a transaction, comprising "a billing facility configured to permit said [user or users] to establish a billing allocation scheme **between a first party and second party** to be used to control the billing of services that are provided within said access controlled environment, and to . . . generate and process billing data based at least on said billing allocation scheme, wherein said billing data indicates a first monetary amount associated **with said services, which is to be billed to the first party**, and a second monetary amount associated **with said services, which is to be billed to the second party**, wherein each of the first monetary amount and the second monetary amount are **an amount greater than zero**, and the first party is **different than** the second party." (Emphasis added.)

Similarly, the Applicant's independent, method claims 11 and 16 each describe a method for facilitating transaction processing and disposition, comprising the steps "permitting said user to establish a billing allocation scheme between a first party and a second party to be used to control the billing of services that are provided within said access controlled environment; . . . and at a billing facility . . . , generating and processing said billing data based at least on said billing allocation scheme, wherein said billing data indicates a first monetary amount associated **with said services, which is to be billed to the first party**, and a second monetary amount associated **with said services, which is to be billed to the second party** , wherein each of the first monetary amount and the second monetary amount are **an amount greater than zero**, and the first party is **different than** the second party."

For example, as set forth in the Applicant's Description of Related Art, when **multiple parties**, e.g., at least one defendant and at least one plaintiff in a lawsuit, agree to conduct a **particular transaction** via a network, in known transaction processing and disposition systems and methods, expenses associated with the particular transaction may be allocated inequitably. See, e.g., Appl'n, Page 2, Lines 17-24; and Page 17, Lines 9-12. The Applicant's claimed invention addresses this issue through the use of a billing allocation scheme established by an authorized user of the system.

Specifically, the parties involved in the particular transaction may incur monetary charges associated with the use and/or operations, i.e., services of the system, and the amount of these monetary charges that are to be allocated or billed to each of the parties involved in the particular transaction is determined at least based

on the billing allocation scheme. For example, based at least on the billing allocation scheme established by the user, a first party may be charged a first percentage, e.g., 70%, of the total bill associated with the particular transaction, and a second party may be charged a second percentage, e.g., 30%, of the total bill associated with the particular transaction.

At page 3, paragraph 3 of the Office Action, the Examiner acknowledges that Joyce does not disclose “wherein the billing data indicates a first monetary amount associated with the services which is to be billed to the first party and a second monetary amount associated with the services which is to be billed to the second party, wherein each of the first monetary amount and the second monetary amount are an amount greater than zero, and the first party is different than the second party.”

Once again, the Examiner cites Column 13, Lines 1-10 of Bouvier, and asserts that Bouvier supplies these elements of the Applicant’s claimed invention that are missing from Joyce, e.g., the Examiner asserts that Bouvier discloses or suggests that the billing data indicates a first monetary amount associated with the services which is to be billed to the first party and a second monetary amount associated with the services which is to be billed to the second party, in which each of the first monetary amount and the second monetary amount are an amount greater than zero, and the first party is different than the second party.

The Applicant respectfully disagrees with the Examiner’s characterization of Bouvier.

For example, the portion of Bouvier, which the Examiner relies on, merely states:

[a] method of providing dialup network access services to users of a telephone system, in which the operator of the telephone system implements the method of claim 17 and periodically bills said users for use of the telephone system and for the network access services accessed through the generic access service, the operator billing the network access services for the providers of those services.

Bouvier, Column 13, Lines 1-10. Thus, Bouvier merely states that the operator of the telephone system may implement the method, and when the operator of the telephone system implements the method, the operator of the telephone system may bill the user for their usage of the telephone system, and **on behalf of (for) the provider of the network access server, also** may bill the user for their usage of the network access service. See, *a/so*, Bouvier, Column 11, Lines 6-9, stating that "from a user's standpoint, it is preferable for billing of the telephone charges and network access charges to be made from **one billing authority**, such as the user's home Public Telephone Switched Network operator." As such, in Bouvier, **there still is only one party (the user) that is billed or charged for any services** (the operator of the telephone system is **not** charging/billing the provider of the network access server anything), and Bouvier merely describes having a first party (the operator of the telephone service) bill a second party (the user) for charges incurred by the second party (the user) for using a first type of service (telephone service) associated with the first party (the operator of the telephone service) and a second type of service (network access service) associated with a third party (the provider of the network access server).

Moreover, in Bouvier, a first user and a second user cannot satisfy the limitations of the Applicant's claimed "first party" and "second Party" because the first user and the second user **are never involved in the same (particular) transaction**, i.e., there is no correlation or association between the first user's transactions and the second user's transactions.

On page 15, item number 5 of the Office Action, the Examiner asserts that "as per claims 1, 6, 11, 16, 21, Joyce and Bouvier fail to explicitly teach associated with a particular transaction and wherein each of the first monetary amount and the second monetary amount are an amount greater than zero and the first party is different than the second party."

However, the Examiner cites Column 6, lines 18-65 of Pickering as disclosing,

Still referring to FIG. 4, if the customer instead remits \$158.39, which is \$13.80 less than the \$172.19 total due, it can be assumed that the customer withheld the Part Due amount (78) of \$13.80 that was owed for payment of the previous month's Bell Telephone Company charge. In this instance, it is clear that customer intends to pay all current charges, but disputes a past charge.

Applicant respectfully submits that the cited portion of Pickering fails to cure the deficiencies of Joyce and Bouvier because Pickering fails to disclose or suggest at least the limitations of "a billing facility configured to permit said [user or users] to establish a billing allocation scheme **between a first party and second party** to be used to control the billing of services that are provided within said access controlled environment, and to . . . generate and process billing data based at least on said billing allocation scheme, wherein said billing data indicates a first monetary amount associated **with said services, which is to be billed to the first party**, and a second

monetary amount associated **with said services, which is to be billed to the second party**, wherein each of the first monetary amount and the second monetary amount are **an amount greater than zero**, and the first party is **different than** the second party,” with respect to claims 1, 6 and 21, and the limitations of “permitting said user to establish a billing allocation scheme between a first party and a second party to be used to control the billing of services that are provided within said access controlled environment; . . . and at a billing facility . . . , generating and processing said billing data based at least on said billing allocation scheme, wherein said billing data indicates a first monetary amount associated **with said services, which is to be billed to the first party**, and a second monetary amount associated **with said services, which is to be billed to the second party** , wherein each of the first monetary amount and the second monetary amount are **an amount greater than zero**, and the first party is **different than** the second party,” with respect to claims 11 and 16. (Emphasis added)

It is submitted that Pickering merely discloses one customer and the charges related to that one customer, rather than two parties being billed for services of the same transaction that is related to both parties of the present invention. Like Joyce, Pickering provides only one party, i.e., the customer (Joyce, the user), whom will ever be billed or charged for any services, and there can never be any inequitable distribution of expenses between parties involved in a transaction because only the customer/user of the system is ever charged for services (the entity operating or providing the system does not charge itself for services which it provides to the user, and there are no other parties involved in the transaction).

Thus, there is *no need* in Pickering for the customer to establish a billing allocation scheme between at least two different parties involved in the same transactions where the billing data indicates a first monetary amount associated with said services of the transaction corresponding to said first party, and a second monetary amount associated with said services of the transaction corresponding to said second party, as set forth in the Applicant's claimed invention, since the customer of Pickering is the only person of the transaction, and the billing for the customer is billed only to the customer. Moreover, because the allocation of the charges are always billed to that one customer who used the service, there is no incentive to allow the customer to establish a billing allocation scheme between two different parties. As such, those of ordinary skill in the art at the time the invention was made would not have been motivated to modify the system and method described in Joyce, Bouvier or Pickering to include the Applicant's claimed billing allocation scheme.

Thus, the combination of Joyce, Bouvier and Pickering does not disclose or suggest the Applicant's claimed invention, as set forth in independent claims 1, 6, 11, 16, and 21. Therefore, the Applicant respectfully requests that the Examiner withdraw the obviousness rejection of independent claims 1, 6, 11, 16, and 21, and allow the same to issue in a U.S. patent.

Claims 2-5, 7-10, 12-15, 17-20, and 22-24 depend from independent claims 1, 6, 11, 16, and 21, respectively. "If an independent claim is non-obvious under 35 U.S.C. 103, then any claim depending therefrom is non-obvious." MPEP 2143.03 (citations omitted). Therefore, the Applicant respectfully requests that the Examiner

also withdraw the obviousness rejections of claims 2-5, 7-10, 12-15, 17-20, and 22-24, and allow the same to issue in a U.S. patent.

CONCLUSION

The Applicant respectfully submits that the above-captioned patent application is in condition for allowance, and such action is earnestly requested. If the Examiner believes that an in-person or telephonic interview with the Applicant's representatives will in any way expedite the examination of the above-titled patent application, the Examiner is invited to contact the undersigned attorney of record.

In the event this paper has not been timely filed, the Applicant respectfully petitions for an appropriate extension of time. Any fees for such an extension, together with any additional fees that may be due with respect to this paper, may be charged to counsel's Deposit Account No. 01-2300, with reference to Attorney Docket number 026732-00009.

Respectfully submitted,

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